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What is a "Wrap-Around"?

With all of the concern about the new Medicare Prescription Drug Plan (Medicare Part D), it has become apparent that much of the confusion stems from words and abbreviations that are poorly explained and widely misunderstood. One of the more misinterpreted terms that seems to crop up regularly is "wrap-around."

This term applies to the inter-relationship of Wisconsin's current SeniorCare drug program and the new Medicare Part D.

A "wrap-around," in this circumstance means that one plan supplements (it "wraps around") the other in order that the end result is maximum coverage for the person. Because the Medicare plan is likely to be the primary source of a person's drug benefit, the person's SeniorCare would "wrap around" Part D to pay for things that are not covered by the federal plan. Although we do not yet know if SeniorCare will, in fact, become a "wrap-around," it would probably cover such things as deductibles, co-pays, maybe the "donut hole" and perhaps even some prescriptions that are not covered by the Part D plan if this arrangement ever takes effect.

At this time, there is no certainty as to whether or not the Wisconsin SeniorCare program will continue past the end of June of 2007 or, if it does continue, what form it will take. The State of Wisconsin and the Center for Medicare and Medicaid Services (CMS) in Washington have not reached any firm decision as to the long-term future of SeniorCare. For the moment, the Wisconsin Board on Aging and Long Term Care is recommending that Wisconsin SeniorCare participants continue their coverage until more information is available for them to use in making an informed decision on how to proceed.

If you have questions, please call the Board's Medigap Helpline at 1.800.242.1060.

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